

input means for performing an electronic information input process wherein a system operator contemporaneously enters information sufficient to identify a new payer previously unknown to the system and information specifying a draft to be generated on an account of that payer, said information including a financial institution identification number, payor account identifier, and an amount to be drafted from said payer's account;

an institutional database comprising financial institution identification information;

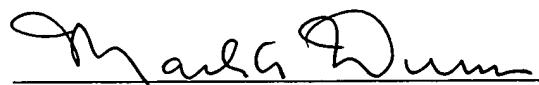
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institution verification means associated with said input means for receiving said financial institution identification number and comparing said financial institution identification number to entries in said institutional database, wherein when said financial institution is found in the institutional database, the institution verification means retrieves identifying information about the institution and verifies the accuracy of said financial institution identification number, and wherein when said financial institution is not found in the institutional database, an error indication is generated;

output means connected to said input means for receiving said information specifying a draft and generating in electronic information form a copy of said draft.

R E M A R K S

By this Preliminary Amendment, Applicant wishes to amend the claim to be directed toward automated electronic funds transfer of money during check clearance.

Respectfully submitted,



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